Testimony to the Insurance and Real Estate Committee

House Bill 5487- An Act Concerning the Recommendations of the Small Business Healthcare Working

Group And Claims Information Required To Be Provided By Insurers

March 13, 2012

Hello, Mr. Chairman, and members of the committee. My name is Kevin John, and I am a resident of West Hartford. I support House Bill 5487, an Act Concerning the Recommendations of the Small Business Healthcare Working Group and Claims Information Required to be Provided by Insurers. I am the co-owner of a Hartford-based business called Waiter Wheels, a food delivery service that delivers on behalf of Greater Hartford's restaurants. I have been a small business owner in Hartford for 6 years and have been unable to get a health insurance plan since 2005 because quality health plans are not affordable for small businesses like mine. I believe that small business owners deserve a better deal.

My business partner and I have considered hiring a full-time manager, which would free us up to grow our business, but a smart businessman knows you can't just hire anyone. We would like to be able to find someone dedicated to the business that would stay on board and help us grow. However, we think we would be more likely to find a manager who fits that description, if we could offer health benefits. I moved from New Jersey to Connecticut to start Walter Wheels, because I saw Connecticut as a state poised for economic growth and brimming with opportunity. If Connecticut wants to remain competitive with its neighbors, it must continue to attract entrepreneurs like myself that create successful small businesses. Small businesses are the "engine of the economy," they create jobs. But small business owners should not have to sacrifice adequate health care to pursue their dreams. It would be to everyone's benefit to create a better way for small businesses to obtain health insurance.

I urge you to support this bill to open up the state employee health care pool to small businesses in 2013. Thank you